

**UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA (PITTSBURGH)**

IN RE: Susan F. Milles fka Susan F. Lacey
Debtor

Ditech Financial LLC

Movant

vs.

Susan F. Milles fka Susan F. Lacey
Respondent

BK NO. 17-24444-CMB

Chapter 13

Related to Document No. 14

Hearing Date: 1/8/18 @ 1:00pm

**OBJECTION OF Ditech Financial LLC
TO CONFIRMATION OF CHAPTER 13 PLAN**

Ditech Financial LLC objects to confirmation of Debtor's Chapter 13 Plan and asserts in support of its Objection as follows:

1. Movant's claim is secured by a mortgage on Debtor's residence at 36 Beaver Grade Road, McKees Rocks, PA 15237-2109.
2. On December 26, 2017, Movant filed a secured proof of claim setting forth pre-petition arrears in the amount of \$11,233.48.
3. Debtor's Plan proposes to cure the arrears from the proceeds of the sale of Debtor's residence.
4. Debtor's plan does not indicate a time frame within which the Debtor's property will be sold.
5. Movant objects to Debtor's plan to the extent that it proposes a sale of the property for an indefinite period over the course of Debtor's Chapter 13 case.
6. Debtor's plan makes no provision for payment of Movant's claim in the event that a sale of the property is unsuccessful.
7. Accordingly, Debtor's Plan is not feasible, as it does not fully compensate the Movant.
8. In addition, the Debtor's Plan fails to comply with 11 U.S.C. §§ 1322 and 1325.

WHEREFORE, the Movant, Ditech Financial LLC, prays that the Court deny confirmation of the Debtor's Plan.

Respectfully submitted,

Date: January 3, 2018

/s/ James C. Warmbrodt, Esquire

James C. Warmbrodt, Esquire

jwarmbrodt@kmlawgroup.com

Attorney I.D. No. 42524

KML Law Group, P.C.

701 Market Street, Suite 5000

Philadelphia, PA 19106

Phone: 412-430-3594

Attorney for Movant/Applicant